

Serial No. 09/974,823

**AMENDMENTS TO THE DRAWINGS:**

The attached drawing(s) include changes to FIG. 8. The sheet containing FIG. 8 replaces the original sheet including FIG. 8. Fig. 8 has been amended to recite ALL DISPLAYED in the name column of follow level 5.

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## REMARKS

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**I. STATUS OF THE CLAIMS**

Claim 16 is added. Support for the claim can be found in at least pages 12-17 of the specification of the present application.

In accordance with the foregoing, claims 1-2 and 7-16 are pending and under consideration.

**II. OBJECTION OF DRAWINGS BECAUSE FIG. 8 APPEARS TO BE INCORRECT BASED UPON THE DESCRIPTION IN THE SPECIFICATION.**

Fig. 8 has been amended to recite ALL DISPLAYED in the name column of follow level 5. It is respectfully submitted that the objection is overcome.

**III. REJECTION OF CLAIMS 1-2, 7-10, 13 AND 15 UNDER 35 U.S.C. 112, SECOND PARAGRAPH AS BEING INDEFINITE FOR FAILING TO PARTICULARLY POINT OUT AND DISTINCTLY CLAIM THE SUBJECT MATTER WHICH APPLICANT REGARDS AS THE INVENTION.**

In the outstanding Office Action, the Examiner asserts the recitation "results of consultation received" of claim 1 is vague and renders the claim indefinite because it is unclear what kind of consultation is being referred to, who or what is doing the consultation, and what kinds of results are being presented.

The Applicants respectfully disagree with the Examiners assertion. The Examiner has failed to appreciate the full recitation of claim 1. Specifically, currently amended claim 1 recites: posting results of consultation received from said computer of said intellectual service cooperator to said computer of said service intermediary. The recitation posting results of consultation received from said computer of said intellectual service cooperator of currently amended claim 1 is clear on its face.

Regarding claim 10, the Examiner asserts the recitation "various settlements" is vague and renders the claim indefinite. The Applicants disagree with the Examiners assertion. The Applicants respectfully submit that the aforementioned recitation of currently amended claim 10 is clear on its face.

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Regarding claims 13 and 15, the Examiner asserts the recitation "unit" renders the claims indefinite because "Unit" is not functionally connected to any element(s) of the system. The Examiner further states that "Unit" appears to refer to people instead of a device upon further review of the specification. The Applicants respectfully disagree with the Examiner's assertion.

The Applicants respectfully submit the information collecting unit, the requesting unit, and the information processing unit of claim 13 clearly relate to a business management support system. Furthermore, the information processing unit and the information accepting unit of claim 15 clearly relate to a business management support system. The Applicant's respectfully submit that the Applicants are allowed to act as their own lexicographers in defining various terms.

In view of the above, it is respectfully submitted that the rejection is overcome.

**IV. REJECTION OF CLAIMS 1, 2, 9 AND 11-15 UNDER 35 U.S.C. 102(3) AS BEING ANTICIPATED BY BROADBENT ET AL. (U.S. 6904412B1) (REFERRED TO AS BROADBENT)**

Broadbent relates to an engine for determining acceptance of a mortgage loan using computers and a network. More specifically, Broadbent relates to an engine for acceptance of a mortgage loan for a loan of money using the internet. Broadbent describes an embodiment wherein a loan being processed through the system of the invention has loan processing functions delegated to a local loan processor. See column 12, lines 25-33. Broadbent further describes distributing one or more task actions from the server node to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the task actions. See column 50, lines 32-37.

The tasks of Broadbent comprise actions required to process the mortgage loan, and include tasks required by applicable federal and/or state law. See column 6, lines 60-67. The tasks are distributed to one or more systems capable of performing one or more of the tasks. In the outstanding Office Action, the Examiner asserts the information providing step of claim 1 of the present application is described by Broadbent in column 12, lines 24-34 and column 14, lines 18-26.

Within the cited portions of Broadbent, the Applicants are unable to find the recitations of currently amended claim 1 which describe posting results of consultation received from said computer of said intellectual service cooperator to said computer of said service intermediary,

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and adding service intermediary transaction information to said results to create support information for provision to said service beneficiary.

Instead, the cited portions of Broadbent describe delegating loan processing functions (task actions as described in claim 1 of Broadbent) which would trigger mortgage broker or similar licensing requirements to Local Loan Processors who will receive compensation intended to be fair for the services rendered by them. See column 12, lines 25-33.

Accordingly, Broadbent fails to teach the recitations of currently amended claim 1 of the present invention, specifically posting results of consultation received from said computer of said intellectual service cooperator to said computer of said service intermediary, and adding service intermediary transaction information to said results to create support information for provision to said service beneficiary.

The above comments are specifically directed to currently amended claim 1. However, it is respectfully submitted that the comments would be helpful in understanding various differences of various other claims over the cited references.

In view of the above, it is respectfully submitted that the rejection is overcome.

**V. REJECTION OF CLAIMS 7 AND 8 UNDER 35 U.S.C. 103(A) AS BEING UNPATENTABLE OVER BROADBENT ET AL. (US 6904412B1), AS APPLIED TO CLAIM 1 ABOVE, IN VIEW OF O'FLAHERTY ET AL. (US 6253203 B1)**

Claims 7 and 8 depend directly or indirectly from currently amended claim 1. The arguments presented in Section IV of the present response for distinguishing over Broadbent are equally applicable here, where appropriate. O'Flaherty describes providing information varied with the type of utilization of a database. Nothing has been found in O'Flaherty which overcomes the deficiencies of Broadbent described earlier.

In view of the above, it is respectfully submitted that the rejection is overcome.

**VI. REJECTION OF CLAIM 10 UNDER 35 U.S.C. 103(A) AS BEING UNPATENTABLE OVER BROADBENT ET AL. (US 6904412 B1), AS APPLIED TO CLAIM 1 ABOVE**

Claim 10 depends directly from currently amended claim 1. The arguments presented in Section IV of the present response for distinguishing over Broadbent are equally applicable

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here, where appropriate. Nothing has been found in Broadbent which overcomes the deficiencies of Broadbent described earlier.

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In view of the above, it is respectfully submitted that the rejection is overcome.

## VII. CONCLUSION


In view of the above, it is respectfully submitted that the application is in condition for allowance, and a Notice of Allowance is earnestly solicited.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,


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### CERTIFICATE OF FACSIMILE TRANSMISSION

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